

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: CHERYL LENOR MYERS,	:	Chapter 13 Bankruptcy
	:	
Debtor	:	CASE NO. 5-22-01795 MJC
	:	
M & T BANK,	:	
	:	
Movant	:	11 U.S.C. §362
	:	
vs.	:	
	:	
CHERYL LENOR MYERS and	:	
JACK N. ZAHAROPOULOS, Trustee,	:	
	:	
Respondents	:	

**ANSWER TO
MOTION OF M & T BANK
FOR RELIEF FROM STAY**

The Debtor, by and through her counsel, Kevin M. Walsh, Esquire, answers the Motion for Relief from Stay regarding 22 Machell Avenue, Dallas, PA, as follows:

1. Admitted.
2. Admitted, Debtor owns her residence at 22 Machell Avenue, Dallas, PA
3. Admitted.
4. Denied, in that, Movant references a mortgage and an assignment which should each speak for itself.
5. Admitted, only that the stay is in effect.
6. Debtor is reviewing her records to determine what mortgage payments were or were not paid.
7. If Movant is correct the amount needed to cure all arrearages is about 5,886.86.
8. It is denied that Movant has sufficient cause to be entitled to relief.

To the extent any post-petition payments have not been paid, Debtor proposes adequate protection by incorporating the arrears into the plan and/or by submitting make-up payments.

By way of further answer, the property/residence is necessary to an effective reorganization.

9. Denied, in that, Movant's allegations concerning fees and costs are but legal conclusions.

10. Denied, in that, Movant's allegations concerning motion is not a waiver of fees and costs are but legal conclusions.

WHEREFORE, Debtor respectfully requests that the Motion for Relief from Stay be denied and dismissed together with such other and further relief as this court deems just and appropriate.

/s/Kevin M. Walsh
Kevin M. Walsh, Esquire
Attorney I.D. No. 35209
Attorney for Debtor
297-299 Pierce Street
Kingston, PA 18704
(570) 283-3041

CERTIFICATE OF SERVICE

I, Kevin M. Walsh, Esquire, certify that a true and correct copy of the foregoing was forwarded to the below named on the 5th day of June, 2023, as follows:

**Jack N. Zaharopoulos, Esquire
Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036**

- **By Clerk's Notice of Electronic Filing**

**Brian Nicholas, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532**

- **By Clerk's Notice of Electronic Filing**

**Cheryl Lenor Myers
22 Machell Avenue
Dallas, PA 18612**

- **By U.S. First Class Mail, Postage Prepaid**

/s/Kevin M. Walsh
Kevin M. Walsh, Esquire
Attorney I.D. No. 35209
Attorney for Debtor
297-299 Pierce Street
Kingston, PA 18704
(570) 283-3041